B1 (Official Case) 14,43123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 1 of 61 United States Bankruptcy Court Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Kush, Richard E Kush, Dorothy M All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): xxx-xx-8951 xxx-xx-7574 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State); 628 Lavoie Avenue 628 Lavoie Avenue Elgin, IL 60120 ZIP CODE Elgin, IL 60120 ZIP CODE 60120-0000 60120-0000 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Kane Kane Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Individual (includes Joint Debtors) Health Care Business Chapter 7 Chapter 15 Petition for See Exhibit D on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § Recognition of a Foreign Chapter 9 Corporation (includes LLC and LLP) 101(51B) Main Proceeding Chapter 11 Railroad Partnership Chapter 15 Petition for Chapter 12 Stockbroker Recognition of a Foreign Other (If debtor is not one of the above entities, check this Chapter 13 Commodity Broker Nonmain Proceeding box and state type of entity below.) Clearing Bank Other Chapter 15 Debtors Tax-Exempt Entity Nature of Debts (Check box, if applicable.) Country of debtor's center of main interests: (Check one box) Debts are primarily consumer Debtor is a tax-exempt organization under Debts are Each country in which a foreign proceeding by, regarding, or debts, defined in 11 U.S.C. § Title 26 of the United States Code (the primarily business against debtor is pending: 101(8) as "incurred by an Internal Revenue Code). debts individual primarily for a personal, family, or household purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed Check if: application for the court's consideration certifying that the debtor is unable to pay fee Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or except in installments. Rule 1006(b). See Official Form 3A. affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Check all applicable boxes: signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 1-49 100-199 200-999 1,000-5001-10,001-25,001-50,001 OVER 5,000 10,000 25 000 50,000 100,000 100,000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities M \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 10 \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

million

million

million

B1 (Official F Off 13) 64/13-42123 Doc 1 Filed 11/21/14		Desc Main Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Deblor(s): Richard E Kush Dorothy M Kush	rage 2
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional shee	et.)
Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than one, attac	ch additional sheet.)
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is an whose debts are primarily consured in the foregoing the petitioner named in the foregoing have informed the petitioner that [he or she] may por 13 of title 11, United States Code, and have explain the constant of the petitioner that [he or she] may por 13 of title 11, United States Code, and have explain the constant of the complete that the complete	mer debts.) oing petition, declare that I roceed under chapter 7, 11, 12, lained the relief available under
	each such chapter. I further certify that I delivered required by 11 U.S.C. § 342(b).	to the debtor the notice
Exhibit A is attached and made a part of this petition.	X /s/ James P. Casement	November 20, 2014
	Signature of Attorney for Debtor(s)	Date
Exhil (To be completed by every individual debtor. If a joint petition is filed, each spouse Exhibit D completed and signed by the debtor is attached and made a part of this is a joint petition:	must complete and attach a separate Exhibit D.)	
Exhibit D also completed and signed by the joint debtor is attached and made	le a part of this petition.	
Information Regardin (Check any ap Check any ap Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da There is a bankruptcy case concerning debtor's affiliate, general part Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a d District, or the interests of the parties will be served in regard to the	plicable box.) business, or principal assets in this District for 180 of the principal assets in this District for 180 of the principal assets in the United States in the Unite	and the Division of
Certification by a Debtor Who Reside (Check all appl	s as a Tenant of Residential Property	
Landlord has a judgment against the debtor for possession of debtor's following.)	s residence. (If box checked, complete the	
(Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are cir permitted to cure the entire monetary default that gave rise to the judgment)	cumstances under which the debtor would be gment for possession, after the judgment for	
Debtor has included with this petition the deposit with the court of ar period after the filing of the petition.	rent that would become due during the 30-day	
Debtor certifies that he/she has served the Landlord with this certification	ation. (11 U.S.C. § 362(1)).	

B1 (Official Form 1) (04/13) 42123 Doc 1 Filed 11/21/14	Entered 11/21/14 13:24:58 Desc Main Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Richard E Kush Dorothy M Kush
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor Richard E Kush	X
Signature of Joint Deptor Dorothy M Kush	(Signature of Foreign Representative)
Signature of John Device Dorothy in Rush	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney) November 20, 2014	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ James P. Casement Signature of Attorney for Debtor(s) James Casement 6292526 Printed Name of Attorney for Debtor(s) Casement Group, P.C. Firm Name 1595 Weld Road Suite 3 Elgin, IL 60123 Address Email:jim@casement.net 847-888-9300 Fax:847-695-4200	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official form 19 is attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
November 20, 2014	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (if the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership) declare under penalty of perjury that the information provided in this petition is rue and correct, and that I have been authorized to file this petition on behalf of he debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date
X	Signature of bankruptcy petition preparer or officer, principal, responsible person,
Signature of Authorized Individual	or partner whose social security number is provided above.
Printed Name of Authorized Individual Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual
Date	
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or hoth. 11 U.S.C. § 110: 18 U.S.C. § 156.

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 4 of 61

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois					
Richard E Kush In re Dorothy M Kush		Case No.			
	Debtor(s)	Chapter	7		
	TDUAL DEBTOR'S STATEMENT OF CREDIT COUNSELING REQUIREME		ANCE WITH		
counseling listed below. If you c can dismiss any case you do file creditors will be able to resume	able to check truthfully one of the five stannot do so, you are not eligible to file a . If that happens, you will lose whatever collection activities against you. If your you may be required to pay a second filillection activities.	bankrup filing fee case is dis	tcy case, and the court you paid, and your smissed and you file		
Every individual debtor m and file a separate Exhibit D. Che	nust file this Exhibit D. If a joint petition is eck one of the five statements below and at	filed, each tach any a	spouse must complete locuments as directed.		
counseling agency approved by the opportunities for available credit of	before the filing of my bankruptcy case, ne United States trustee or bankruptcy admicounseling and assisted me in performing a ribing the services provided to me. Attach oped through the agency.	inistrator to related b	hat outlined the udget analysis, and I have		
counseling agency approved by the opportunities for available credit of not have a certificate from the agency descrificate from the agency descri	before the filing of my bankruptcy case, ne United States trustee or bankruptcy admicounseling and assisted me in performing a ency describing the services provided to me bing the services provided to you and a collater than 14 days after your bankruptcy c	inistrator to related be. You must be you of any of	that outlined the udget analysis, but I do st file a copy of a debt repayment plan		
obtain the services during the seve	ted credit counseling services from an appr en days from the time I made my request, a waiver of the credit counseling requiremen	ind the fol	lowing exigent		

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

now. [Summarize exigent circumstances here.]

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 5 of 61

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	ge 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); □ Active military duty in a military combat zone.	or
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Richard E Kush	
Date: November 20, 2014	

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 6 of 61

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Kush Dorothy M Kush		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 7 of 61

В	1D	(Official	Form :	1,	Exhibit D)	(1)	2/09) -	Cont.	
---	----	-----------	--------	----	------------	-----	---------	-------	--

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Letthy M Luch
Date: November 20, 2014

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 8 of 61

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Kush,		Case No		
	Dorothy M Kush				
		Debtors ,	Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	177,586.42		TO BEING HELD HOUSE THE SAME BENEFIT OF STREET
C - Property Claimed as Exempt	Yes	1			County of the Co
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1	A the President of the control of th	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		26,253.74	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			Andrews George (1995) and the late of the
I - Current Income of Individual Debtor(s)	Yes	2			2,293.91
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,570.00
Total Number of Sheets of ALL Schedu	ıles	31			
	T	otal Assets	177,586.42		
			Total Liabilities	26,253.74	Bonner of the and are equal an employed and about a great and a few and a fe

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 9 of 61

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Kush, Dorothy M Kush		Case No.	
-	Dolotty W Kusii	Debtors	Chapter	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159,

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	2,293.91
Average Expenses (from Schedule J, Line 22)	2,570.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,789.76

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		26,253.74
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		26,253.74

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 10 of 61

B6A (Official Form 6A) (12/07)

In re	Richard E Kush,	Case No
	Dorothy M Kush	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases,

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's
Interest in Property

Nature of Debtor's
Interest in Property

Nature of Debtor's
Interest in Property
Interest in Interest in

None

Sub-Total > 0.00 (Total of this page)

Total >

0.00

(Report also on Summary of Schedules)

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 11 of 61

B6B (Official Form 6B) (12/07)

In re	Richard E Kush,	Case No	
	Dorothy M Kush		

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

nish on hand mecking, savings or other financial counts, certificates of deposit, or ares in banks, savings and loan, rift, building and loan, and mestead associations, or credit ions, brokerage houses, or operatives.	X Green Dot debit account # ending 4836.	J	850.00
counts, certificates of deposit, or ares in banks, savings and loan, rift, building and loan, and mestead associations, or credit cions, brokerage houses, or operatives.	Green Dot debit account # ending 4836.	J	850.00
ilities, telephone companies, and others.	X		
ousehold goods and furnishings, cluding audio, video, and mputer equipment.	Usual and necessary household goods and furnishings.	J	1,500.00
ooks, pictures and other art jects, antiques, stamp, coin, cord, tape, compact disc, and her collections or collectibles.	Books, family pictures.	J	50.00
earing apparel.	Usual and necessary clothing and shoes.	J	400.00
urs and jewelry.	x		
rearms and sports, photographic, d other hobby equipment.	X		
terests in insurance policies. ame insurance company of each licy and itemize surrender or fund value of each.	X		
nnuities. Itemize and name each suer.	X		
the contract of the contract o	ner collections or collectibles, earing apparel. rs and jewelry. rearms and sports, photographic, d other hobby equipment. rerests in insurance policies. reme insurance company of each licy and itemize surrender or and value of each. remutations. Itemize and name each	ter collections or collectibles. Bearing apparel. Usual and necessary clothing and shoes. It is and jewelry. X Bearms and sports, photographic, dother hobby equipment. Berests in insurance policies. It immittees urrender or and itemize surrender or and value of each. Inuities, Itemize and name each X Usual and necessary clothing and shoes. X X It is a surrender or and itemize surrender or and itemize surrender or and value of each. X	rs and jewelry. The earms and sports, photographic, dother hobby equipment. The earms in insurance policies. The insurance company of each licy and itemize surrender or aim divalue of each. The earms and name each The insurance company of each licy and itemize surrender or aim divalue of each. The insurance company of each licy and itemize surrender or aim divalue of each.

2 continuation sheets attached to the Schedule of Personal Property

2,800.00

Sub-Total >

(Total of this page)

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Page 12 of 61 Document

B6B (Official Form 6B) (12/07) - Cont.

In re	Richard E Kush,
	Dorothy M Kush

Case No.			

Debtors

SCHEDULE B - PERSONAL PROPERTY

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11,	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	T	Rowe Price 401K.	н	165,086.42
13.	Stock and interests in incorporated and unincorporated businesses. Itemize,	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	A	anticipated 2014 income tax refund.	J	2,200.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			Γ)	Sub-Tota otal of this page)	l > 167,286.42
~ 1	. 4 . 9	_			

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Doc 1 Case 14-42123 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Page 13 of 61 Document

B6B (Official Form 6B) (12/07) - Cont.

In re	ге	Richard	Е	Kush,
		Dorothy	М	Kush

Debtors

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N C N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Ford Focus, over 185,000 miles. Fair condition. NADA value.	Н	2,525.00
			Toyota Camry, over 125,000 miles. Fair condition. NADA value.	w	2,975.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.		Machinist tools.	Н	2,000.00
30.	Inventory.	Х			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total >

7,500.00

177,586.42

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Case 14-42123 Doc 1 Page 14 of 61 Document

B6C (Official Form 6C) (4/13)

In re	Richard E Kush,
	Dorothy M Kush

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Checking, Savings, or Other Financial Accounts, Certific	ates of Deposit							
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption					
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	\$155,675. (A)	mount subject to adjustment on 4/1/	omestead exemption that exceeds adjustment on 4/1/16, and every three years thereafter commenced on or after the date of adjustment.)					

		r	
Checking, Savings, or Other Financial Accounts, C Green Dot debit account # ending 4836.	ertificates of <u>Deposit</u> 735 ILCS 5/12-1001(b)	850.00	850.00
<u>Household Goods and Furnishings</u> Usual and necessary household goods and furnishings.	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectible Books, family pictures.	<u>s</u> 735 ILCS 5/12-1001(b)	50.00	50.00
Wearing Apparel Usual and necessary clothing and shoes.	735 ILCS 5/12-1001(a)	400.00	400.00
Interests in IRA, ERISA, Keogh, or Other Pension of T.Rowe Price 401K.	or <u>Profit Sharing Plans</u> 735 ILCS 5/12-1006	165,086.42	165,086.42
Other Liquidated Debts Owing Debtor Including Ta Anticipated 2014 income tax refund.	<u>x Refund</u> 735 ILCS 5/12-1001(b)	2,200.00	2,200.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2007 Ford Focus, over 185,000 miles. Fair condition. NADA value.	735 ILCS 5/12-1001(c)	2,525.00	2,525.00
Toyota Camry, over 125,000 miles. Fair condition. NADA value.	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,275.00 700.00	2,975.00
Machinery, Fixtures, Equipment and Supplies Used Machinist tools.	<u>d in Business</u> 735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)	1,500.00 500.00	2,000.00

Total:	177 586 42	177 586 42

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Page 15 of 61 Document

B6D (Official Form 6D) (12/07)

In re	Richard E Kush,	Case No.
	Dorothy M Kush	_

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

Freditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. CODEBTOR Husband, Wife, Joint, or Community OOZH-ZGEZH UNLLQUIDATED AMOUNT OF CREDITOR'S NAME DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE CLAIM SPUTED AND MAILING ADDRESS UNSECURED WITHOUT w INCLUDING ZIP CODE. PORTION, IF DEDUCTING AND ACCOUNT NUMBER ANY VALUE OF С OF PROPERTY (See instructions above.) COLLATERAL SUBJECT TO LIEN Account No. Value \$ Account No. Value \$ Account No. Value \$ Account No. Value \$ Subtotal continuation sheets attached (Total of this page) Total 0.00 0.00 (Report on Summary of Schedules)

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 16 of 61

B6E (Official Form 6E) (4/13)

In re	Richard E Kush.	Case No
	Dorothy M Kush	Case Ino.
		Debtors
	SCHEDULE E - CREDITORS HO	OLDING UNSECURED PRIORITY CLAIMS
so. If Do no I sched liable colum "Disp "Tota I listed also of	interior should be insted in this schedule. In the boxes provided on the unit number, if any, of all entities holding priority claims against the inuation sheet for each type of priority and label each with the type. The complete account number of any account the debtor has with a farminor child is a creditor, state the child's initials and the name and to the child's name. See, 11 U.S.C. §112 and Fed. R. Banh aff any entity other than a spouse in a joint case may be jointly liabled use of creditors, and complete Schedule H-Codebtors. If a joint peer on each claim by placing an "H," "W," "J," or "C" in the column mulabeled "Contingent." If the claim is unliquidated, place an "X" puted." (You may need to place an "X" in more than one of these to Report the total of claims listed on each sheet in the box labeled "Sal" on the last sheet of the completed schedule. Report this total als Report the total of amounts entitled to priority listed on each sheet on this Schedule E in the box labeled "Totals" on the last sheet of on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each she ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the complete of the priority listed on each she ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the complete of the priority listed on each she ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the complete of the priority listed on the last ity listed on this Schedule E in the box labeled "Totals" on the last ity listed on this Schedule E in the box labeled "Totals" on the last ity listed on this Schedule E in the box labeled "Totals" on the last ity listed on the last last last last last last last last	the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." cr. P. 1007(m). le on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate tition is filed, state whether the husband, wife, both of them, or the marital community may be labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled hree columns.) Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled on the Summary of Schedules. In the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority the completed schedule. Individual debtors with primarily consumer debts report this total of the completed schedule. Individual debtors with primarily consumer debts report this specific the completed schedule. Individual debtors with primarily consumer debts report this specific to sheet of the completed schedule. Individual debtors with primarily consumer debts report this
	also on the Statistical Summary of Certain Liabilities and Related I Theck this box if debtor has no creditors holding unsecured priority	
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic support obligations	, , , , , , , , , , , , , , , , , , , ,
Cl	Plaims for domestic support that are owed to or recoverable by a sn	ouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative rt claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ E	Extensions of credit in an involuntary case	
C1 truste	Claims arising in the ordinary course of the debtor's business or fina see or the order for relief. 11 U.S.C. § 507(a)(3).	ncial affairs after the commencement of the case but before the earlier of the appointment of a
	Vages, salaries, and commissions	
repres	Vages, salaries, and commissions, including vacation, severance, an sentatives up to \$12,475* per person earned within 180 days immetred first, to the extent provided in 11 U.S.C. § 507(a)(4).	d sick leave pay owing to employees and commissions owing to qualifying independent sales idiately preceding the filing of the original petition, or the cessation of business, whichever
\square C	Contributions to employee benefit plans	
M which	foney owed to employee benefit plans for services rendered within hever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5)	180 days immediately preceding the filing of the original petition, or the cessation of business,
\Box C	Certain farmers and fishermen	
Cl	laims of certain farmers and fishermen, up to \$6,150* per farmer o	r fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ D	Peposits by individuals	
Cl delive	laims of individuals up to \$2,775* for deposits for the purchase, le ered or provided. 11 U.S.C. § 507(a)(7).	ase, or rental of property or services for personal, family, or household use, that were not
	axes and certain other debts owed to governmental unit axes, customs duties, and penalties owing to federal, state, and local	
	Commitments to maintain the capital of an insured depos	* * * * * * * * * * * * * * * * * * * *
C1		fice of Thrift Supervision, Comptroller of the Currency, or Roard of Governors of the Enderel

o continuation sheets attached

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

another substance. 11 U.S.C. § 507(a)(10).

☐ Claims for death or personal injury while debtor was intoxicated

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 17 of 61

B6F (Official Form 6F) (12/07)

In re	Richard E Kush, Dorothy M Kush	Case No	
_		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate If any entity other than a spouse in a joint case may be jointly hable on a claim, place an A in the column labeled Codebior, include the entity of the approprial schedule of creditors, and complete Schedule H - Codebiors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Hu	isband, Wife, Joint, or Community	To	: 1	u li	ы	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZFLZGEZF			SPUTEO	AMOUNT OF CLAIN
Account No. x7923		Г	2013	۲			t	
Access Neurocare 750 Fletcher Drive Suite 204 Elgin, IL 60123		J	Medical Debt			5		363.50
Account No. x9933			2012	+	╀	+	+	
Advanced Cardiology PO Box 1208 Morton Grove, IL 60053		J	Medical Debt					
Account No. xxxx6696			2012	_	1	-	_	129.00
Advanced Cardiology PO Box 1208 Morton Grove, IL 60053		J	Medical Debt					
						Ì		86.00
Account No. xxxxxx8604 Advocate Medical Group PO Box 92523 Chicago, IL 60675		J	2013 Medical Debt					
								152.00
			(Total o	Sub f this			Ţ	730.50

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 18 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No.
	Dorothy M Kush	

	1	τ			,	,	
CREDITOR'S NAME, MAILING ADDRESS	CODMBLOR	H	sband, Wife, Joint, or Community	COZT.	N	OLSPUFED	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	E B T	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	Ť	ā	P	
(See instructions above.)	O R	c	IS SUBJECT TO SETOFF, SO STATE.	- NGENT	U L D	E	AMOUNT OF CLAIM
Account No. xxxxxxx1078		-	5/2013	- N T	ATED		
Advocate Sherman Hospital			Medical Debt	\vdash	ō	-	
35134 Eagle Way		J					
Chicago, IL 60678							
							106.69
Account No. xxxxxxx1450			5/2013	1			
Advocate Sherman Hospital			Medical Debt				
35134 Eagle Way		J					•
Chicago, IL 60678							
							85.19
Account No. xxxxxxx5013		П	2/2014	\dagger	H		
Advancta Champan Harriful			Medical Debt			ĺ	
Advocate Sherman Hospital 35134 Eagle Way		J					
Chicago, IL 60678							
							405.25
Account No. xxxxxxx5014	Н	\vdash	2/2014	\perp			405.35
			Medical Debt				
Advocate Sherman Hospital							
35134 Eagle Way		J					
Chicago, IL 60678							
							405.63
Account No. xxxxx6800			1/2010 Medical Debt	П			
Advocate South Suburban Hospital		i	Medical Debt				
22091 Network Place		J					
Chicago, IL 60673							
							143.88
Sheet no. 1 of 17 sheets attached to Schedule of				Subt		_	1,146.74
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	oag	e)	1,140.74

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 19 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	•	Ri	cha	ırd	Ε	Kusl	'n,
		n		h	R.A	V	L

Case No.

Debtors

CREDITOR'S NAME,	S	Hu	sband, Wife, Joint, or Community	Ç	'n	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Ť	C A K	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGWZ	DETECTION TO SE	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx15-02			Collection	┤ ┞	T E		
Afni, Inc. 1310 Martin Luther King Drive PO Box 3517 Bloomington, IL 61702-3517		J			D	E .	100.21
Account No. x4552			2012	+			
Alpha Med Physicians Group, LLC PO Box 3191 Carol Stream, IL 60132		J	Medical Debt				
							74.80
Account No. x907E Americollect PO Box 1566 Manitowoc, WI 54221		J	Collection				139.36
Account No. x907E			Opened 11/01/13	+			
Americollect Inc 1851 S Alverno Rd Manitowoc, WI 54220		н	Collection- Enhanced Medical Imaging Elgin				
Account No. xxxx4698			1/2014	<u> </u>			140.00
Associates in Psychiatry & Coun. 2050 Larkin Avenue Suite 202 Elgin, IL 60123		J	Medical Debt			-	115.00
Sheet no. 2 of 17 sheets attached to Schedule of				Subt	ota.	L]	569.37

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 20 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No
	Dorothy M Kush	

CREDITOR'S NAME,	00	Hu	sband, Wife, Joint, or Community	Š	Ŋ	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGE	ם-כם-רבכ	-юн⊣гно	AMOUNT OF CLAII
Account No. x8371			2008	₽ T	A ⊢ E D		
Baron's Creditor's Services 155 Revere Drive Suite 9 Northbrook, IL 60062		J	Medical Debt		D		045.50
Account No. xxxxx1716			1/2007	-	_		815.59
Cardiothoracic & Vascular Surg. PO Box 66973 Slot 30249 Chicago, IL 60666		J	Medical Debt				45.80
Account No. xxxxx3332	\vdash		2013	-			45.60
CEP America - Illinois P.O. Box 582663 Modesto, CA 95358	•	J	Collection				30.80
Account No. xxxx1614	-		Opened 10/01/11	+	H		30.60
Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085		Н	Collection- Harvey Anesthesiologists S.C.				
A N							125.00
Account No. xxxx1357 Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220		н	Opened 6/01/13 Collection- Pro Dental Care				
Shoot no. 2 of 47 phoeta augustudia Sci. 11 of					Щ		1,519.00
Sheet no. 3 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Subt this i			2,536.19

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 21 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No
	Dorothy M Kush	

CDEDITODIO NAME	С	Hu	sband, Wife, Joint, or Community	To	ΙÚ	n	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEB-OR	H & T C	DATE CLANA WAS INCUIDED AND	OOZH.Z0mz	DZGDG4	DISPUTED	AMOUNT OF CLAIN
Account No. xxxx/1588			2008	77	ATED		
Collection Professionals. Inc PO Box 416 La Salle, IL 61301		J	Medical Debt		D		
Account No. xxxxx8853	╀		2012				492.24
Credit Management 4200 International Pwy Carrolton, TX 75007		J	Collection				30.09
Account No. xxx6667	╅	\vdash	Opened 11/01/13	+	\vdash	-	
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		w	Collection- Presence St. Joseph Hospital				4007.00
Account No. xxxxxxx5809	╀		Opened 7/01/12	\bot			1,005.00
Creditors Discount & A 415 E Main St Streator, IL 61364		w	Collection- Pronger Smith Clinic				4 400 00
Account No. xxxxx-xx7685	+	L	2013				1,428.08
Dependon Collection Service, Inc. PO Box 4833 Oak Brook, IL 60523		J	Collection				56.25
Sheet no. 4 of 17 sheets attached to Schedule of		I		Subt	otal	i	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this 1	pag	e)	3,011.66

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 22 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No	
	Dorothy M Kush		

CREDITOR'S NAME,	č	Hu	band, Wife, Joint, or Community				
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H M J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZF-ZGEZF	DZLLQULDA	D-867-ED	AMOUNT OF CLAIN
Account No. xx0420		Τ	Medical Debt	7 🕆	DATED		
Diversifd Co 900 South Highway Fenton, MO 63026		Н			D		
Account No. 8907		_	5/2013	+			280.00
Enhanced Medical Img Elgin 750 Fletcher Drive Suite 101 Elgin, IL 60123		J	Medical Debt				
Account No. xxx9601		<u> </u>		_			136.68
Eos Cca 700 Longwater Dr Norwell, MA 02061		Н	Opened 10/01/12 Collection- Lake Anesthesia Associates				263.00
Account No. xxx xx0294	_		5/2013	+			
Fox Valley Laboratory Physicians SC PO Box 5133 Chicago, IL 60680		J	Medical Debt				
Account No.		H	2/2013	+			7.20
GK Medical Management PO Box 1208 Morton Grove, IL 60053		J	Collection				
910.							10.80
Sheet no. <u>5</u> of <u>17</u> sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Subt			697.68

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 23 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No
	Dorothy M Kush	

	10	ш.	Shord Miss laint as Community				-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H ♥ J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	O JIM	このメナースのビス	PO-CD-FZC	O - WP J F ED	AMOUNT OF CLAIM
Account No. 719			1/2013		Ϊ	Ï		
Heritage Primary Care 1435 North Randall Road #210 Elgin, IL 60123		J	Medical Debt	•		D		
Account No. 329			2013		-	_		90.79
Heritage Primary Care 1435 North Randall Road #210 Elgin, IL 60123		J	Medical Debt					
								117.00
Account No. 719 Heritage Primary Care 1435 North Randall Road #210 Elgin, IL 60123		j	2013 Medical Debt					50.79
Account No. xxxx1917 ICS Collection PO Box 1010 Tinley Park, IL 60477		J	2012 Collection					
Account No. xxxx1637			Opened 3/01/11					45.60
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		H	Collection- Univ Of III - Radiology					53.00
Sheet no. 6 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	1			Su Su otal of thi		otal		357.18

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 24 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No
	Dorothy M Kush	

CREDITOR'S NAME,	C	HL	isband, Wife, Joint, or Community	C	Ū	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H & J C		COZT ZGEZT	DE LA COLLAC		AMOUNT OF CLAIN
Account No. xxx9315			2007	77	Ê		
Illinois Collection Service PO Box 646 Oak Lawn, IL 60454		J	Collection		D		
Account No. xxxx0354			4/0040	_	L		94.36
Ingalls Memorial Hospital PO Box 5435 Carol Stream, IL 60197		J	4/2012 Medical Debt				
Account No. xx0015		L				L	188.07
Jon Nickelsen, DDS 523 North McLean Blvd Elgin, IL 60123		j	2/2013 Medical Debt				190.80
Account No. xxxx5077	-		3/2011	+			100.00
Kailash Sharma, MD 7891 Broadway Merrillville, IN 46410		J	Medical Debt				
Account No. xxxxxx5129	_	L	2013	+			119.40
Malcolm S. Gerald & Associates 332 South Michigan Avenue Suite 600 Chicago, IL 60604		J	Collection				43.00
Sheet no. 7 of 17 sheets attached to Schedule	of		L	Subi	tota]	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	635.63

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 25 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No
*	Dorothy M Kush	

CREDITORS MANG	С	Hu	sband, Wife, Joint, or Community	Tc	U	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLZGEZH	Z.J_QD_D4	DISPUTED	AMOUNT OF CLAIM
Account No. x6201	Γ		2011	7	Î		
McGrath Clinic, SC 14400 South John Humphrey Drive Suite 200 Orland Park, IL 60462		J	Medical Debt		D		55.60
Account No. xxxxxx0818	_		3/2012	+	\vdash	H	35.00
Medical Recovery Specialists 2250 East Devon Avenue Suite 352 Des Plaines, IL 60018		J	Collection				564.73
Account No. xxx5332	_		8/2013	+	-	-	564.73
Medical Recovery Specialists 2250 East Devon Avenue Suite 352 Des Plaines, IL 60018		J	Collection				71.71
Account No. xxx1159	┞	\vdash	6/2013	+	+	-	
Medical Recovery Specialists 2250 East Devon Avenue Suite 352 Des Plaines, IL 60018		J	Collection				90.42
Account No. xxx1160	╁	_	6/2013	+		┝	30.42
Medical Recovery Specialists 2250 East Devon Avenue Suite 352 Des Plaines, IL 60018		J	Collection				700.59
Sheet no. 8 of 17 sheets attached to Schedule of	1	<u> </u>	I	 Sub	tota	⊥ al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				1,483.05

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 26 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No.
	Dorothy M Kush	

CREDITOR'S NAME,	co	Hu	sband, Wife, Joint, or Community		Ç	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H M J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE.	м I	OOZZGWZ-		DISPUTED	AMOUNT OF CLAIN
Account No. xxxx007-1			5/2011		Ť	Ϋ́Ε		
Medical Recovery Specialists 2250 East Devon Avenue Suite 352 Des Plaines, IL 60018		J	Collection			D		956.12
Account No. x4366	╀	-	2011/2012					330.12
Medsource Rx Pharmacy 9883 South 500 West Sandy, UT 84070		J	Medical Debt					
Account No. xxxxxx3220	<u> </u>	_	0					45.00
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		w	Opened 1/01/13 Collection- Metabank					500.00
Account No. xxxxxx3220	╀		2013					506.00
Midland Funding LLC 227 W Trade St Ste 1610 Charlotte, NC 28202-1676		J	Collection					
Account No. xxxx2248	┞		Medical Debt					437.09
Miramedrg 991 Oak Creek Dr Lombard, IL 60148		w						247.00
Short-ra A of 47 photo-standard Calaba Calab					Ļ	Ļ		247.00
Sheet no. 9 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(To	Si al of th		ota nae		2,191.21

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 27 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No.
	Dorothy M Kush	

	15	1				_		·
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLINGUINT	00.00		DISPUTED	AMOUNT OF CLAIM
Account No. xxx3184		Τ	Opened 10/01/13	٦Ť	Ī		ı	
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		Н	Collection- Sherman Hospital Xy		D			105.00
Account No. xxx3325	+	╁╴	Collection		╁	+	\dashv	
Municipal Collections of America 3348 Ridge Road Lansing, IL 60438		J						
								337.50
Account No. xxx3325 Municollofam 3348 Ridge Road Lansing, IL 60438		Н	Village Of Posen Bc					337.00
Account No. xxx2923			Village Of Posen	\top	T	Ť	7	
Municollofam 3348 Ridge Road Lansing, IL 60438		Н						250.00
Account No. xxx8674	+		Village Of Posen	+	1	\downarrow	4	250.00
Municollofam 3348 Ridge Road Lansing, IL 60438		Н	village Ot Foseti					250.00
Sheet no. 10 of 17 sheets attached to Schedule of	f		-	Sub			Ţ	1,279.50
Creditors Holding Unsecured Nonpriority Claims			(Total or	this	pa	ge) [.,=. 0.30

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 28 of 61

B6F (Official Form 6F) (12/07) - Cont.

ln.	re

Richard E Kush, Dorothy M Kush

Case No	

Debtors

CD TO	l c	Hi	sband, Wife, Joint, or Community		Tè	Tit	To.	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ООДШВ⊢ОК	C H M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STATE	AIM	COXHLXGUXH	DETECTION OF THE		AMOUNT OF CLAIM
Account No. xxx5366			Village Of Posen		Т	E		
Municollofam 3348 Ridge Road Lansing, IL 60438		Н				D		0-00
Account No. xxx5365	l		Village Of Posen		-			250.00
Municollofam 3348 Ridge Road Lansing, IL 60438		Н						250.00
Account No. xxx7475	┞		Village Of Posen Bc		-		_	250.00
Municollofam 3348 Ridge Road Eansing, IL 60438		Н						
Account No. xxx0638	╀		Medical Debt		+	-	L	150.00
Municollofam 3348 Ridge Road Lansing, IL 60438	:	н						
Account No. xxxx2589	╀	_	Collection		+	L		96.00
Nationwide Credit & Collection, Inc PO Box 3159 Oak Brook, IL 60522		J						
								1,088.04
Sheet no. 11 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•			otal of t	Sub this			1,834.04

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 29 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No.
	Dorothy M Kush	

CREDITOR'S NAME,	co	Hu	sband, Wife, Joint, or Community	Č	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBT OR	T & H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	OZT L ZGEZT	Z L Q D L D A T H D	DISPUTED	AMOUNT OF CLAIN
Account No. xx9SUB			2013	⊣ ₹	Î		-
NCO Financial Systems PO Box 15740 Wilmington, DE 19850		J	Collection		Ď		
Account No. xx4721	-		2011/2012 Medical Debt				49.96
Neurology Associates LTD PO Box 1187 Harvey, IL 60426		J					
							75.20
Account No. xxxx1584 Northwest Suburban Imaging 34659 Eagle Way Chicago, IL 60678		j	11/2012 Medical Debt				
Account No. xxxx-xxxx xx5061	+		2013				26.20
Northwest Suburban Imaging 34659 Eagle Way Chicago, IL 60678		J	Medical Debt				
Account No. xxxxxx0831	-		1/2012		_		59.80
Palos Community Hospital 12251 South 80th Avenue Palos Heights, IL 60463		J	Medical Debt				
							2,081.61
Sheet no. <u>12</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub			2,292.77

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 30 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No	
	Dorothy M Kush		

ODEDITODIO MANGE	С	Hu	sband, Wife, Joint, or Community	С	Ū	۵	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	#850	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	02120#2	YU COLLS	O-SPUTED	AMOUNT OF CLAIN
Account No.			Notice Only	٦	T E		
Potestivo & Associates, P.C. 223 W. Jackson Boulevard, Suite 610 Chicago, IL 60606		J			D		
Account No. xxx4310			3/2012	+	$\frac{1}{1}$	-	6.00
Pronger Smith 2320 West High Street Blue Island, IL 60406		J	Medical Debt				
							1,353.28
Account No. xx0630 Provena Medical Group 25872 Network Place Chicago, IL 60673		J	8/2013 Medical Debt				131.00
Account No. xx4515			2012	+	+	+	101.00
Radiology & Nuclear Consultants 7808 West College Drive Suite 1SE Palos Heights, IL 60463		J	Medical Debt				180.00
Account No.	-		Collection	+		+	13000
Richard J. Kaplow 808 Rockefeller Building 614 Superior Avenue NW Cleveland, OH 44113		J					2,020.00
	<u></u>						2,020.00
Sheet no. <u>13</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub fthic			3,684.28

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 31 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No.
III IC	Michard E Rush,	Case No.
	Dorothy M Kush	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		Č	ű	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	.AIM	COZHLZGEZ	DELLGULDAFED	一の中一の中山口	AMOUNT OF CLAIN
Account No. xxxx-xxxxxxxx3312			2/2012		Ť	Ť		
SCR Laboratory Physicians PO Box 5959 Carol Stream, IL 60197		J	Medical Debt			D		
Account No. xxxxxxx3073	+		6/2013 Medical Debt					135.00
Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J						
								74.04
Account No. xxxxxxx1661 Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J	2013 Medical Debt					
Account No. xxxxxxx0119			2013					700.59
Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J	Medical Debt					, , , , , , , , , , , , , , , , , , ,
Account No. xxxxxx3649	╁	-	5/2012		<u> </u>		 	34.47
Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J	Medical Debt					316.15
					L		<u></u>	310.13
Sheet no. <u>14</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		,	S Total of t		tota		1,260.25

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 32 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No
	Dorothy M Kush	•

	С	Hu	sband, Wife, Joint, or Community	1,	сΤι] [5 T	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	000m8+0x	π≽⊣c	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1	CONTINUE		3	AMOUNT OF CLAIM
Account No. xxxxxxx9282			1/2013 Medical Debt		T]			
Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		j	Medicai Debt					90.42
Account No. xxxxxxx6251		_	2/2013		+	+	-	
Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J	Medical Debt					455.44
Account No. xxxxxxx9659	┡		2/2013		+	+	+	455.44
Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J	Medical Debt					69.11
Account No. xxxxxxx5155	╁	_	4/2013		+			03.11
Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J	Medical Debt					
								245.70
Account No. xxxxxxx7547 Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J	5/2013 Medical Debt					
								202.64
Sheet no. 15 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Tot	Su Sul of the	ıbto is p		.)	1,063.31

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 33 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No
	Dorothy M Kush	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H M J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	0 Z +	DET-CO-DATED		AMOUNT OF CLAIN
Account No. xxxxxxx8529			5/2013	Ť	Ī		
Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351		J	Medical Debt		D		105.00
Account No. xxxx6696	╁	\vdash	2013	+			103.00
Sherman Physician Group PO Box 1208 Morton Grove, IL 60053		J	Medical Debt				59.40
Account No. xxxx6696	╬	\vdash	2013	+	L	_	00.40
Sherman Physician Group PO Box 1208 Morton Grove, IL 60053		J	Medical Debt				54.00
Account No. xxxxx1363	╁	_	9/2006	+	_	_	34.00
Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321		J	Collection				
Account No. xx8027	╁	_	Medical Debt	+	_		20.38
Vision Fin 1900 W Severs Rd La Porte, IN 46350		н					
		L					488.00
Sheet no. 16 of 17 sheets attached to Schedule of	f			Sub	tota	1	726.78

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 34 of 61

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard E Kush,	Case No	
	Dorothy M Kush		

CDEDITORIC MANT	С	Hu	sband, Wife, Joint, or Community	Tc	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBLOR	C A H	DATE CLAIM WAS INCHEDED AND	COZTLZGEZT	Z L CD L D C F H D	- 0 P U T U D	AMOUNT OF CLAIN
Account No. xx9343			Medical Debt	T	E		
Vision Fin 1900 W Severs Rd La Porte, IN 46350		Н			J.		200 00
Account No. xx0035			Medical Debt	+	-		390.00
Vision Fin 1900 W Severs Rd La Porte, IN 46350		Н			!		
Account No. xx6278	_	_	Medical Debt	\perp			176.00
Vision Fin 1900 W Severs Rd La Porte, IN 46350		Н					
							138.00
Account No. xx8760 Vision Financial Services PO Box 1768 La Porte, IN 46352		J	2013 Collection				
							49.60
Account No.							
Sheet no. <u>17</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total	Sul of this			753.60
			(Report on Summary o		Tot	al	26,253.74

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 35 of 61

B6G (Official Form 6G) (12/07)

In re Richard E Kush, Dorothy M Kush Case No.

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, I! U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Lorretta J. Cruz 801 South Liberty Street Elgin, IL 60120

Residential Lease Agreement for 628 Lavoie Avenue, Elgin, Illinois; effective 2/14/2014 - 2/13/2015.

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Page 36 of 61 Document

B6H (Official Form 6H) (12/07)

In re	Richard E Kush,	Case No.	
_	Dorothy M Kush		

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 37 of 61

Fill	in this information t	o identify your ca	se:							
	otor 1	Richard E Kı								
	otor 2 use, iffiling)	Dorothy M K				_				
Uni	ted States Bankrup	otcy Court for the:	NORTHERN DISTRIC	OT OF ILLINOIS		_				
	se number nown)			•			Check if this is: An amende A supplement	•		chapter
O.	fficial Form	B 6I	·				MM / DD/ Y		wing date.	
S	chedule I:	Your Inco	ome				WINN 7 DD7 1			12/13
sup spo atta	plying correct info use. If you are sep ch a separate she	ormation. If you a	ible. If two married peo are married and not filin r spouse is not filing wi On the top of any addition	ng jointly, and your s ith you, do not includ	spouse i de inforr	s liv natio	ing with you, incli on about your spo	ide informat use. If more	ion about yo space is ne	our eded,
1.	Fill in your emplinformation.		`	Debtor 1		PINING	Debtor 2	oc non-filin	g spouse	
	If you have more attach a separate information about	page with	Employment status	■ Employed □ Not employed			□ Emplo ■ Not e	-		
	employers.		Occupation	Machinist			Homem	Homemaker		
	Include part-time, self-employed wo		Employer's name	Flowserve			<u> </u>			
	Occupation may or homemaker, if		Employer's address	5215 North O'Co Suite 2300 Irving, TX 75039	-	llvd.	·			
			How long employed to	here? 30 years	s					
Par	12: Give De	tails About Mon	thly income							
	mate monthly incuse unless you are		ate you file this form. If	you have nothing to re	eport for	any	line, write \$0 in the	space. Includ	de your non-f	filing
	u or your non-filing e space, attach a s		ore than one employer, co	ombine the information	n for all e	mpl	oyers for that perso	n on the lines	s below. If yo	u need
							For Debtor 1	For Debto		
2.			ry, and commissions (b calculate what the monthl		2.	\$	4,916.22	\$	0.00	
3.	Estimate and lis	t monthly overti	lme pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross	income. Add lin	ne 2 + line 3.		4.	\$	4,916.22	\$	0.00	

Official Form B 6I Schedule I: Your Income page 1

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 38 of 61

Debto Debto		Richard E Kush Dorothy M Kush		Case	e number (if known)			
				Fo	r Debtor 1		Debtor 2 or	
	Cop	y line 4 here	4.	\$_	4,916.22	\$	0.00	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1.091.19	\$	0.00	
	5b.	Mandatory contributions for retirement plans	5b.	s-	0.00	\$ -	0.00	
	5c.	Voluntary contributions for retirement plans	5c.	š-	204.75	\$-	0.00	
	5d.	Required repayments of retirement fund loans	5d.	\$-	612.54	- \$	0.00	
	5e.	Insurance	5e.	\$-	324.98	- \$	0.00	
	5f.	Domestic support obligations	5f.	<u> </u>	0.00	*-	0.00	
	5g.	Union dues	5g.	<u>\$</u> -	0.00	*-	0.00	
	5h.	Other deductions. Specify: Disability	5h.+			· š—	0.00	
	011.	Life	-	\$-	177.62	š-	0.00	
		FSA Health	-	š-	166.66	<u> </u>	0.00	
6.	A al a	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	- 6.	* - \$	2.622.31	* -	0.00	
		• •		Ť-		· –		
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ _	2,293.91	^{\$} _	0.00	
	List 8a. 8b.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends	8a. 8b.	\$_ \$	0.00	\$_ \$	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive		-	0.00			
		Include alimony, spousal support, child support, maintenance, divorce	0.0	\$	0.00	¢	0.00	
	04	settlement, and property settlement.	8c. 8d.	ф-	0.00	\$ \$	0.00	
	8d. 8e.	Unemployment compensation Social Security	8e.	φ	0.00	*_	0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	_ 8f.	\$- \$_	0.00	*_ *_	0.00	
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	0.00	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00	\$_	0.00]
10.		culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,293.91 + \$		0.00 = \$	2,293.91
11.	incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	depen		_		Schedule J. 11. +\$	0.00
12.	Wri	d the amount in the last column of line 10 to the amount in line 11. The resite that amount on the Summary of Schedules and Statistical Summary of Certainlies					12. \$	2,293.91
							Combin	
13.	Do	you expect an increase or decrease within the year after you file this form? No.	?				monthly	income
		Yes. Explain:						

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 39 of 61

C:11 ::	u this informs	tion to identify yo	Ur 0000:					
	n this informa	tion to identify yo	ur case:					
Debt	or 1	Richard E Ku	ısh			Che	ck if this is:	
L	_						An amended filing	ing and potition chapter
Debt		Dorothy M K	ush				A supplement snow	ring post-petition chapter the following date:
(Spo	use, if filing)				i		TO EXPONECT GO OT	
Unite	ed States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF ILLING	DIS		MM / DD / YYYY	
Carr	, mumb or					П	A senarate filing for	Debtor 2 because Debtor
1	e number nown)					ш	2 maintains a separ	
Ľ_								
	–	5.01						
Of	ticial Fo	rm B 6J	_					
Sc	hedule	J: Your I	Expen	ses				12/13
Bea	s complete	and accurate as	possible.	If two married people are	filing together, bo	oth are equ	ally responsible fo	r supplying correct
info	rmation. If m	ore space is ne	eded, atta	ch another sheet to this f	orm. On the top of	any additi	ional pages, write y	our name and case
nun	ner (it know	n). Answer ever	y questioi	l.				
Part		ribe Your House	hold					
1.	ls this a joir	nt case?						
	☐ No. Go to			•				
	Yes. Doe	es Debtor 2 live i	n a separa	ite household?				
	■ N	lo						
	□Y	es. Debtor 2 mus	st file a sep	arate Schedule J.				
_	D							
2.	Do you nav	e dependents?	■ No					
	Do not list D	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Debtor 2. Do not state	tha		COOT SUPERIORS		· -		□ No
	dependents							☐ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes
								□ No
•	Do vove ov	nonnos includo						☐ Yes
3.		penses include of people other ti	han	No				
		d your depende		Yes				
Par	-9: Eetim	nate Your Ongoi	na Month!	v Fynansas				
Est	imate vour e	xpenses as of ye	our bankru	iptcy filing date unless y	ou are using this f	orm as a s	upplement in a Cha	pter 13 case to report
exp	enses as of	a date after the l	bankruptc	y is filed. If this is a supp	lemental Schedule	J, check	the box at the top o	f the form and fill in the
app	licable date.							
Incl	lude expense	es paid for with	non-cash	government assistance it	you know			in parting the control of the contro
			d have inc	luded it on Schedule I: Y	our income		Your exp	enses
(UII	ficial Form 6	l•) .					SOFFINAL CONTRACTOR	84993899494940-3-Q-0-12-0-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-
4.				ses for your residence. I	nclude first mortgag	e 4.	œ.	450.00
	payments a	nd any rent for th	e ground o	r lot.		4.	ъ ————	100.00
	If not inclu	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		erty, homeowner's	s, or renter	's insurance		4b.	'	0.00
		•		pkeep expenses		4c.		50.00
_		eowner's associa				4d.		0.00
5.	Additional	mortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 40 of 61

			≣ Kush M Kush	Case num	ber (if known)	
						···
6.	Utilities:					
			heat, natural gas		\$	150.00
			ver, garbage collection	6b.	`	0.00
		-	, cell phone, Internet, satellite, and cable services		\$	235.00
		er. Spe		6d.	\$	0.00
7.			keeping supplies	7.	\$	600.00
8.			hildren's education costs	8.	\$	0.00
9.	Clothing,	laundr	y, and dry cleaning	9.	\$	135.00
10.	Personal	care pr	roducts and services	10.	\$	75.00
11.	Medical a	nd den	ital expenses	11.	\$	50.00
12.			Include gas, maintenance, bus or train fare.	10	·	600.00
40			r payments.	12.	·	
			clubs, recreation, newspapers, magazines, and books	13.		50.00
			ibutions and religious donations	14.	\$	100.00
15.	Insurance Do not inc		surance deducted from your pay or included in lines 4 or 20.			
	15a. Life			15a.	\$	0.00
	15b. Hea			15b.	`	0.00
	15c. Veh				\$	75.00
			rance. Specify:	15d.	·	0.00
16			clude taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
10.	Specify:	, HOL HIC	clude taxes deducted from your pay or included in lines 4 of 20.	16.	\$	0.00
17.	· · -	nt or le	ase payments:		*	0.00
			ents for Vehicle 1	17a.	\$	0.00
	17b. Car	payme	ents for Vehicle 2	17b.	\$	0.00
	17c. Oth	er. Spe	cify:	17c.	\$	0.00
	17d. Oth	er. Spe	cify:	17d.	\$	0.00
18.	Your pays	ments o	of alimony, maintenance, and support that you did not report as	-		
			our pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	·	0.00
19.		ments	you make to support others who do not live with you.		\$	0.00
	Specify:			19.		
20.			erty expenses not included in lines 4 or 5 of this form or on Sche on other property	eaule I: Yo 20a.		0.00
	20a. No.		· · ·	20a. 20b.	·	0.00
				20c.		0.00
			comeowner's, or renter's insurance		· 	0.00
			ce, repair, and upkeep expenses	20d.		0.00
			er's association or condominium dues	20e.		0.00
21.	Other: Sp	ecity:		21.	+\$	0.00
22.	Your mor	ithly ex	cpenses. Add lines 4 through 21.	22.	\$	2,570.00
	The result	is your	monthly expenses.			
23.	Calculate	your n	nonthly net income.			
	23a. Cop	y line 1	12 (your combined monthly income) from Schedule I.	23a.	\$	2,293.91
	23b. Cop	y your	monthly expenses from line 22 above.	23b.	-\$	2,570.00
	23c. Sub	otract yo	our monthly expenses from your monthly income.	00-	•	-276.09
	The	e result i	is your monthly net income.	23c.	\$	-276.09
24.	For exampl	e, da yo	In increase or decrease in your expenses within the year after you uexpect to finish paying for your car loan within the year or do you expect your terms of your mortgage?			or decrease because of a
	Yes.	Г				
	Explain:					

Case 14-42123 Doc 1
B6 Declaration (Official Form 6 - Declaration). (12/07)

Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main

Document Page 41 of 61 United States Bankruptcy Court

Northern District of Illinois

In re	Richard E Kush Dorothy M Kush	Ca	lase No.	
			hapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.							
Date	November 20, 2014	Signature	Richard & Kush					
Date	November 20, 2014	Signature	Debtor Albustus M Kush Joint Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Document

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Page 42 of 61

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Kush Dorothy M Kush		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In husiness." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

2014 YTD: Husband Flowserve \$49,162.24 2013: Husband Flowserve \$52,244.12

\$51,047.00 2012: Husband Flowserve

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

B7 (Official Form 7) (04/13)

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF -**PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/

AMOUNT PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

TRANSFERS

TRANSFERS

OWING

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

US Bank vs. Richard & Dorothy Kush, et al.; Case No. 1:13CV4093

Foreclosure

United States District Court, Northern

Pendina

District of Illinois

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 44 of 61

B7 (Official Form 7) (04/13)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

Ocwen Loan Servicing L 1661 Worthington R West Palm Beac. FL 33409 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 10/22/2014

DESCRIPTION AND VALUE OF PROPERTY

Single family residence located at 14836 Richmomd Avenue, Posen, IL 60469; \$56,000.

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b List all proper

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 45 of 61

B7 (Official Form 7) (04/13)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Casement Group 1595 Weld Road Unit 3 Elgin, IL 60123 THAN DEBTOR OF PROI

Access Counseling, Inc 633 West 5th Street Suite 26001

Los Angeles, CA 90071

\$1825.00 (including attorney fee, filing fee and costs)

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

9/2014

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

\$25.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 46 of 61

B7 (Official Form 7) (04/13)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 47 of 61

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six vears immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 48 of 61

B7 (Official Form 7) (04/13)

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year None

immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 49 of 61

B7 (Official Form 7) (04/13)

25. Pension Funds.

None If the debtor is not

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

ar ar ar ar

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 20, 2014

Signature

Richard E Kush

Debto

Date November 20, 2014

Signature

Dorothy M Kush

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 50 of 61

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

_	Richard E Kush Dorothy M Kush		•	Case No.	
	DOIOUTY IN RUSH	Ι	Debtor(s)	Chapter	7
PART A		7 INDIVIDUAL DEBTO rty of the estate. (Part A method additional pages if nec	nust be fully complet		TION I debt which is secured by
Property	No. 1				
Creditor	r's Name:		Describe Property S	Securing Debt	:
	will be (check one): urrendered	☐ Retained			
□ R □ R	ng the property, I intend to (cledeem the property leaffirm the debt		oid lien using 11 U.S.C	C. § 522(f)).	
	is (check one): laimed as Exempt		☐ Not claimed as ex	empt	
	- Personal property subject to Iditional pages if necessary.)	o unexpired leases. (All three	e columns of Part B mu	ast be complet	ed for each unexpired lease.
Property	No. 1				
Lessor's -NONE-	Name:	Describe Leased Pro	operty:	Lease will be U.S.C. § 365	e Assumed pursuant to 11 (p)(2):
personal Date N	property subject to an une	xpired lease. Signature	Richard E Kush	roperty of my	estate securing a debt and/o
Date No.	ovember 20, 2014	Signature	Dorothy M Kush	Kull	

Joint Debtor

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 51 of 61

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Kush Dorothy M Kush		Case No.		
111 1	Dolothy W Rush	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSATION	,			
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I cert paid to me within one year before the filing of the petition in bankruptch behalf of the debtor(s) in contemplation of or in connection with the	iptcy, or agreed to b	e paid to me, for serv	amed debtor and the ices rendered or to	it compensation be rendered on
				1,490.00	
	Prior to the filing of this statement I have received		\$	1,490.00	
	Balance Due		\$ <u></u>	0.00	
2.	\$ 335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation w	ith any other person	unless they are mem	bers and associates	of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a copy of the agreement, together with a list of the names of the	a person or persons voceople sharing in the	who are not members compensation is atta	or associates of my sched.	law firm. A
6.	In return for the above-disclosed fee, I have agreed to render legal	service for all aspec	ts of the bankruptcy	ease, including:	
	 a. Analysis of the debtor's financial situation, and rendering advices. b. Preparation and filing of any petition, schedules, statement of a c. Representation of the debtor at the meeting of creditors and cond. [Other provisions as needed] 	ffairs and plan whicl	n may be required;		ıkruptcy;
7.	By agreement with the debtor(s), the above-disclosed fee does not	include the following	g service:		
	CERTI	FICATION		***	
this	I certify that the foregoing is a complete statement of any agreeme bankruptcy proceeding.	nt or arrangement fo	r payment to me for i	representation of the	debtor(s) in
Dat	ted: November 20, 2014				<u></u>
i de cara de la caractería de la caracte		James Casement Casement Group 1595 Weld Road Suite 3			
		Elgin, IL 60123 847-888-9300 Filim@casement.r			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 53 of 61

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 54 of 61

B 201B (Form 201B) (12/09)

Richard E Kush

United States Bankruptcy Court Northern District of Illinois

ln re	Dorothy M Kush		Case No.	
		Debtor(s)	Chapter	7
		ON OF NOTICE TO CONSUM 342(b) OF THE BANKRUPT		R(S)
Code.	I (We), the debtor(s), affirm that I (we)	Certification of Debtor have received and read the attached r	notice, as required	by § 342(b) of the Bankruptcy
	rd E Kush hy M Kush	x_Riclard	2 CKur	November 20, 2014
Printe	d Name(s) of Debtor(s)	Signature of I	Debtor /	Date
Case 1	No. (if known)	X Slower	oint Debtor (if an	November 20, 2014

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 14-42123 Doc 1 Filed 11/21/14 Entered 11/21/14 13:24:58 Desc Main Document Page 55 of 61

United States Bankruptcy Court Northern District of Illinois

In re	Richard E Kush Dorothy M Kush		Case No.	
	251541, 11114	Debtor(s)	Chapter	7
	VE	ERIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors: _	ب
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	November 20, 2014	Richard E Kush	uch	
Date:	November 20, 2014	Signature of Debtor Borothy M Kush Signature of Debtor	ush	

Access Neurocare 750 Fletcher Drive Suite 204 Elgin, IL 60123

Advanced Cardiology PO Box 1208 Morton Grove, IL 60053

Advocate Medical Group PO Box 92523 Chicago, IL 60675

Advocate Sherman Hospital 35134 Eagle Way Chicago, IL 60678

Advocate South Suburban Hospital 22091 Network Place Chicago, IL 60673

Afni, Inc. 1310 Martin Luther King Drive PO Box 3517 Bloomington, IL 61702-3517

Alpha Med Physicians Group, LLC PO Box 3191 Carol Stream, IL 60132

Americollect PO Box 1566 Manitowoc, WI 54221

Americollect Inc 1851 S Alverno Rd Manitowoc, WI 54220

Associates in Psychiatry & Coun. 2050 Larkin Avenue Suite 202 Elgin, IL 60123

Baron's Creditor's Services 155 Revere Drive Suite 9 Northbrook, IL 60062

Cardiothoracic & Vascular Surg. PO Box 66973 Slot 30249 Chicago, IL 60666

CEP America - Illinois P.O. Box 582663 Modesto, CA 95358

Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085

Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220

Collection Professionals. Inc PO Box 416 La Salle, IL 61301

Credit Management 4200 International Pwy Carrolton, TX 75007

Creditiors Collection Bureau 755 Almar Parkway Bourbonnais, IL 60914

Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914

Creditors Discount & A 415 E Main St Streator, IL 61364 Creditors Discount & Audit 415 East Main Street PO Box 213 Streator, IL 61364

Dependon Collection Service, Inc. PO Box 4833 Oak Brook, IL 60523

Diversifd Co 900 South Highway Fenton, MO 63026

Enhanced Medical Img Elgin 750 Fletcher Drive Suite 101 Elgin, IL 60123

Eos Cca 700 Longwater Dr Norwell, MA 02061

Fox Valley Laboratory Physicians SC PO Box 5133 Chicago, IL 60680

GK Medical Management PO Box 1208 Morton Grove, IL 60053

Heritage Primary Care 1435 North Randall Road #210 Elgin, IL 60123

ICS Collection PO Box 1010 Tinley Park, IL 60477

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487 Illinois Collection Service PO Box 646 Oak Lawn, IL 60454

Ingalls Memorial Hospital PO Box 5435 Carol Stream, IL 60197

Jon Nickelsen, DDS 523 North McLean Blvd Elgin, IL 60123

Kailash Sharma, MD 7891 Broadway Merrillville, IN 46410

Malcolm S. Gerald & Associates 332 South Michigan Avenue Suite 600 Chicago, IL 60604

McGrath Clinic, SC 14400 South John Humphrey Drive Suite 200 Orland Park, IL 60462

Medical Recovery Specialists 2250 East Devon Avenue Suite 352 Des Plaines, IL 60018

Medsource Rx Pharmacy 9883 South 500 West Sandy, UT 84070

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Midland Funding LLC 227 W Trade St Ste 1610 Charlotte, NC 28202-1676 Miramedrg 991 Oak Creek Dr Lombard, IL 60148

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Municipal Collections of America 3348 Ridge Road Lansing, IL 60438

Municollofam 3348 Ridge Road Lansing, IL 60438

Nationwide Credit & Collection, Inc PO Box 3159 Oak Brook, IL 60522

NCO Financial Systems PO Box 15740 Wilmington, DE 19850

Neurology Associates LTD PO Box 1187 Harvey, IL 60426

Northwest Suburban Imaging 34659 Eagle Way Chicago, IL 60678

Palos Community Hospital 12251 South 80th Avenue Palos Heights, IL 60463

Potestivo & Associates, P.C. 223 W. Jackson Boulevard, Suite 610 Chicago, IL 60606

Pronger Smith 2320 West High Street Blue Island, IL 60406 Provena Medical Group 25872 Network Place Chicago, IL 60673

Radiology & Nuclear Consultants 7808 West College Drive Suite 1SE Palos Heights, IL 60463

Richard J. Kaplow 808 Rockefeller Building 614 Superior Avenue NW Cleveland, OH 44113

SCR Laboratory Physicians PO Box 5959 Carol Stream, IL 60197

Sherman Hospital 35134 Eagle Way Chicago, IL 60678-1351

Sherman Physician Group PO Box 1208 Morton Grove, IL 60053

Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321

Vision Fin 1900 W Severs Rd La Porte, IN 46350

Vision Financial Services PO Box 1768 La Porte, IN 46352